1.   (Currently amended)   A self-service terminal for
connection to a network, the terminal comprising:

   a)   means for receiving payment from a user, including
   payment wherein the user selectively pays via cash,
   credit card, electronic card, or debit card; and

   b)   an electronic payment mechanism for creating an
   electronic financial instrument for paying for an item
   purchased from a seller via the network, wherein the
   electronic financial instrument does not allow the seller
   to learn the identity of the user when the user pays
   either by cash, by credit card, by electronic card, or
   by debit card
   is independent of the payment from the user.

2.   (Original)   A terminal according to claim 1, further
comprising a browser for enabling a user to browse sites on the
network to select an item for purchasing from a merchant.

3.   (Original)   A terminal according to claim 1, wherein the
means for receiving payment from a user includes a currency
acceptance module for allowing a user to pay using cash.

4.   (Currently amended)   A terminal according to claim 1,
wherein the electronic financial instrument is selected from: a

credit card payment, a debit card payment, a charge card payment, a stored value card payment, and an electronic check<u>, all based on an account maintained by the terminal</u>.

5.   (Currently amended) A terminal according to claim 1, wherein the electronic financial instrument comprises a credit card <u>held by the terminal</u>.

6.   (Original) A terminal according to claim 1, further comprising means for recording each electronic financial instrument created and transmitting a copy to a database for reconciling with transactions processed at that terminal.

7.   (Original) A terminal according to claim 6, further comprising a printer for printing out a receipt to confirm that the electronic financial instrument has been created and sent.

8.   (Currently amended) A method of purchasing one or more items using a self-service terminal network, the method comprising the steps of:

    <u>a)</u> providing a user with a browser for browsing through merchants connected to the network, wherein each merchant may offer one or more items for purchase;

    <u>b)</u> receiving payment from a user for a selected item to

be purchased from a merchant;

c) creating an electronic payment <u>which keeps the user anonymous to the merchant</u> for paying for the selected item, <u>using an account assigned to the terminal;</u> ~~wherein the electronic payment is independent of the payment from the user;~~ and

transmitting the electronic payment to the merchant.

9. (Original) A self-service terminal network comprising: a plurality of self-service terminals, each terminal including an electronic payment mechanism for creating a number of financial instruments in response to a request by a user of a terminal, wherein an owner of the network is liable for payment of the financial instruments.

10. (Currently amended) A method of purchasing an item via a self-service terminal, the method comprising the steps of:

a) receiving from a user an indication of an item for purchase <u>from a seller</u> using the terminal;

b) receiving from the user a first form of payment for purchasing the item; and

c) paying for the item using a second form of payment,

<u>in the name of, or using an account of, the terminal,</u>

<u>while keeping the user anonymous to the seller</u>.

11.   (Cancelled)

12.   (Currently amended)   An automated teller machine (ATM) for connection to an ATM network, the ATM comprising:

<u>a)</u>   a cash dispenser for dispensing cash to an ATM customer;

<u>b)</u>   means for receiving payment from the ATM customer; and

<u>c)</u>   an electronic payment mechanism for creating an electronic financial instrument for paying for an item purchased via the network, wherein the electronic financial instrument <u>does not disclose identity of the customer</u>

~~is independent of the payment from the ATM customer~~.

13.   (Original)   An ATM according to claim 12, further comprising a browser for enabling an ATM customer to browse sites on the network to select an item for purchasing from a merchant.

14.   (Original)   An ATM according to claim 12, wherein the means for receiving payment includes a currency acceptance module

for allowing an ATM customer to pay using cash.

15. (Original) An ATM according to claim 12, wherein the electronic financial instrument is selected from: a credit card payment, a debit card payment, a charge card payment, a stored value card payment, and an electronic check.

16. (Original) An ATM according to claim 12, wherein the electronic financial instrument comprises a credit card.

17. (Original) An ATM according to claim 12, further comprising means for recording each electronic financial instrument created and transmitting a copy to a database for reconciling with transactions processed at that ATM.

18. (Original) An ATM according to claim 17, further comprising a printer for printing out a receipt to confirm that the electronic financial instrument has been created and sent.

19. (Original) A method of processing a purchase of an item selected by a user of a self-service terminal network which has a browser for allowing the user to browse through a number of merchants connected to the network, the method comprising the steps of:

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receiving payment from the user for the selected item to be purchased from one of the merchants;

creating an electronic payment for paying for the selected item, wherein the electronic payment is independent of the payment from the user; and

transmitting the electronic payment to the merchant.

20. (New) An automated teller machine, ATM, comprising:

a) a browser system for allowing a customer to order merchandise from a merchant on the Internet;

b) a payment system for

i) accepting payment from the customer for the merchandise, including payment by cash or card,

ii) paying the merchant through an account of the ATM, and

iii) maintaining the customer anonymous with respect to the merchant, no matter how the customer pays the ATM.